

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

Kevin Charles Hersh, Sr
Kristen Elizabeth Hersh
Debtor(s)

Case No. 23-11336-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2023.
- 2) The plan was confirmed on 01/24/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/01/2025.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,795.57.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$53,825.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$53,825.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,253.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,953.10

Attorney fees paid and disclosed by debtor: \$1,600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	14,775.00	14,775.24	14,775.24	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	NA	13,917.49	13,917.49	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	6,029.00	5,829.91	5,829.91	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	21,883.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	6,934.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	968.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	4,688.00	4,688.12	4,688.12	0.00	0.00
CITIBANK NA	Unsecured	NA	1,032.92	1,032.92	0.00	0.00
DISCOVER BANK	Unsecured	16,743.00	16,212.76	16,212.76	0.00	0.00
DISCOVER BANK	Unsecured	10,412.00	10,412.55	10,412.55	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	9,970.00	9,970.71	9,970.71	0.00	0.00
LVNV FUNDING LLC	Unsecured	2,066.00	2,003.70	2,003.70	0.00	0.00
LVNV FUNDING LLC	Unsecured	15,482.00	15,822.77	15,822.77	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	482,767.00	485,297.36	17,978.17	0.00	0.00
PNC BANK	Unsecured	1,457.00	1,457.47	1,457.47	0.00	0.00
PROSPER FUNDING LLC	Unsecured	18.00	NA	NA	0.00	0.00
PSECU	Unsecured	1,548.00	772.31	772.31	0.00	0.00
PSECU	Unsecured	NA	772.31	772.31	0.00	0.00
PSECU	Unsecured	14,205.00	13,693.12	13,693.12	0.00	0.00
PSECU	Secured	14,426.00	13,672.19	1,847.36	0.00	0.00
TARGET	Unsecured	2,992.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	74,443.09	74,443.09	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	201,213.89	196,966.19	196,966.19	44,871.90	0.00
UNITED STATES TREASURY (IRS)	Secured	NA	44,194.59	44,194.59	0.00	0.00
UPSTART NETWORK INC	Unsecured	17,005.00	17,634.66	17,634.66	0.00	0.00
US BANK NA	Unsecured	3,801.00	3,814.54	3,814.54	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	7,925.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$17,978.17	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$46,041.95	\$0.00	\$0.00
TOTAL SECURED:	\$64,020.12	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$196,966.19	\$44,871.90	\$0.00
TOTAL PRIORITY:	\$196,966.19	\$44,871.90	\$0.00
GENERAL UNSECURED PAYMENTS:	\$207,253.67	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,953.10</u>	
Disbursements to Creditors	<u>\$44,871.90</u>	
TOTAL DISBURSEMENTS :		<u>\$53,825.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/21/2025

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.